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ABSTRACT

The ways in which the College Scholarship Service (CSS) can build its action agenda for the year 2000 are considered, based on concerns identified at a 1984 meeting of the CSS, a part of the College Entrance Examination Board. The following issues, taken from the meeting's official "Statement", are addressed: the goals of student aid, the shared responsibility for educational financing, information for students and families, delivery system improvements, college costs, the role of the financial aid administrator, the changing environment of student financial aid, and immediate challenges facing CSS. Information is needed about academic preparation, costs, aid, and available financing alternatives. One question that needs to be addressed is the extent to which student aid is helping to advance educational opportunity. CSS can facilitate the development of services, publications, and other activities that relate the financial and academic aspects of college planning. It can also provide useful analytic information about the implications of college costs that could assist aid administrators and other educators concerned about cost containment. Additional roles for the CSS are recommended. Appendices include the statement of the 1984 CSS meeting on which this paper is based, a list of meeting participants, and a list of 1984-1985 CSS Council members. (SW)

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THE FUTURE OF STUDENT FINANCIAL AID AND THE MISSION OF THE COLLEGE SCHOLARSHIP SERVICE

A Discussion Paper Prepared for the 1985 Regional Assemblies of the College Board and CSS Assembly by the College Scholarship Service Council

February 1985

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INTRODUCTION

In 1984, the College Scholarship Service (CSS) of the College Board celebrated its 30th anniversary with a series of activities including four colloquia organized around the theme, "An Agenda for the Year 2000," and a special meeting of the CSS Council at the Aspen Institute in September to which nearly 70 other financial aid practitioners and policymakers were invited.

The September meeting was conceived as an opportunity to reflect on the implications of the ideas, recommendations, and questions that surfaced throughout the course of the colloquia. Thus the focus was not on "what was said" during the colloquia, but on "what it means" -- in the present and in the Year 2000.

The participants were not asked to speak collectively on future directions for the College Scholarship Service per se, although many individuals did. Rather, participants were invited to consider the broad range of problems, challenges, and opportunities that characterize current and possible future debates about postsecondary education financing in general and the role of student financial aid in particular.

The September meeting resulted in the development of a document, hereinafter referred to as the "Statement" [see Appendix A], that reflects the conferees' common concerns and recommendations, and reasserts some familiar values and themes. The Statement was developed in a plenary session and reflects the consensus of the participants, although it should be noted that no formal "votes" were taken on the contents and individual conferees had, and undoubtedly will continue to have, differences of opinion regarding some of the finer points and word choices.

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The Statement's Implications for CSS

The Statement can and does stand alone, in its own right, as the expression of the 95 persons gathered at the September meeting. The CSS Council endorses the broad themes contained in the Statement and has begun to explore its particular implications for the College Scholarship Service. Discussions to date have focussed on the eight issue areas covered in this paper:

1. The Goals of Student Aid
2. The Shared Responsibility for Educational Financing
3. Information for Students and Families
4. Delivery System Improvements
5. College Costs
6. The Role of the Financial Aid Administrator
7. The Changing Environment of Student Financial Aid
8. Immediate Challenges Facing the College Scholarship Service

In distributing this paper prior to the 1985 regional meetings, the CSS Council invites the member representatives of the CSS Assembly and the College Board to participate in an ongoing effort to identify and eventually implement the specific programmatic, structural, and associational responses that CSS and the College Board might make to the problems and challenges identified in the Statement. The Council would welcome comments, questions, and advice on these and other related issues.

I. THE GOALS OF STUDENT AID

The Statement opens with a reassertion of the basic principle that has undergirded student financial aid programs for the last 30 years -- "that the primary continuing purpose of financial aid is to promote educational opportunity." However, the Statement notes that despite the apparent consensus on the primary purpose of financial aid, equal educational opportunity has never been achieved and, on the contrary, there are signs of slippage in recent years.

The Statement also calls specifically on the College Scholarship Service and the College Board to actively assist in meeting the need for "more and better policy research and analysis regarding the extent to which financial aid programs are contributing to the achievement of the goal of broadened educational opportunity." The CSS Council believes that this is not only an appropriate role for CSS, but a critical activity in light of the upcoming reauthorization of the Higher Education Amendments and the prospect of renewed conflict over the appropriate level of federal student aid funding.

The Council has asked staff to develop and report back to the Council in June 1985 a concrete plan for beginning to meet this information need, either on its own or in concert with other interested organizations.

Additionally, the CSS Council has asked staff to identify and use other opportunities for both reasserting the principle and disseminating resources that CSSA member representatives can use in arguing the case for need-based aid in support of educational opportunity, with administrators at their own institutions, state and federal legislators, and other policymakers.

II. THE SHARED RESPONSIBILITY FOR EDUCATIONAL FINANCING

The Statement asserts that "the provision of resources for postsecondary education is the shared responsibility of parents, students, taxpayers, postsecondary institutions,

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and private organizations," but also identifies some pressing problems with both the theory and its implementation. These problems include the difficulty of adequately predicting (or even measuring) the impact of shifts in the relative shares borne by each of the parties and the necessity of continually reviewing and refining the methodology by which parent and student ability to pay is assessed.

The Effect of Shifts and Projected Shifts in Responsibility

The Statement specifically calls on the College Scholarship Service to play a more active role in developing data about actual financing patterns and the consequences of actual, proposed or projected shifts in the responsibilities of each party. The CSS Council agrees that CSS has an appropriate role to play in this endeavor, and notes that the current "Study of Family Financing," scheduled for completion in the Fall of 1985, will provide a useful set of data about one dimension of that complex problem. The Council also recognizes that far more data are needed in this area.

The Council has asked CSS staff to initiate preliminary discussions with other interested organizations and individuals about ways in which specific research topics can be identified, financially supported, successfully implemented, and the results disseminated broadly; a progress report from the staff has been requested at the time of the Council's June 1985 meeting.

In addition, the Council invites the member representatives of the CSS Assembly to participate actively in the identification of potential research topics and the mechanisms for implementing new studies. Many colleges and state agencies have, or could develop, raw data that would be useful in this regard; additionally, some have access to both the human and material resources that could support the effort.

Need Analysis

The Statement also calls for CSS involvement in a continuing "comprehensiv eview of both the structure and the outcomes of the existing standard [of ability ay] to assure that both horizontal and vertical equity are preserved."

The CSS Council specifically commends this recommendation to the attention of its Committee on Standards of Ability to Pay (CSAP), noting that recent CSAP efforts to focus new attention on these questions is directly responsive to the Statement. The Council notes that the Committee has again submitted for membership consideration at the Regional Assemblies of the College Board a set of ideas and proposals in the form of a regional meeting paper, but invites CSAP's recommendations about other possible ways of broadening the discussion of such issues to include all interested members of the CSS Assembly.

III. INFORMATION FOR STUDENTS AND FAMILIES

The Statement asserts the need for "earlier and better information about all aspects of postsecondary education, including programs, probable outcomes, cost, and financial aid ... [as] a necessary condition of facilitating access, choice, and persistence for all students." The Statement specifically addresses such issues as the integration of early information about costs and financial aid with other aspects of college planning, the need for information about financial planning (and not just financial aid), the implications of the growing public concern about "quality" in education, and the importance of counseling services for both traditional and non-traditional students (and their families).

The Need for Early and Integrated Information

The Statement calls on the College Scholarship Service to take an active role in both providing and coordinating the provision of "integrated information about academic preparation, costs, aid, and available financing alternatives." The CSS Council believes that this is an appropriate role for CSS, and notes that its interrelationship with the College Board makes it uniquely qualified to facilitate the development of services, publications, associational activities, and public service efforts that directly relate the financial and academic aspects of college planning.

However, the Council also notes that, the Early Financing Aid Planning Service notwithstanding, CSS has tended to restrict its focus to students who are already in high school and rapidly approaching articulation with postsecondary education. The Statement directs attention to students at a much earlier point in their school careers, when the first critical decisions are made about college preparation curricula, often without any understanding of, or confidence in, the prospect of financial assistance later on that would make college a realistic goal.

The CSS Council has asked the staff to develop a plan, for presentation at its meeting in June 1985, that describes ways in which CSS and the College Board might address younger students and their parents. In the development of such proposals, the Council urges staff to solicit the advice of both secondary education personnel and postsecondary administrators with both financial aid and admissions responsibilities.

In addition, the Council has urged CSS staff to begin preliminary discussions with other College Board colleagues about ways in which College Board and CSS programs and associational activities might be more effectively coordinated to assure integration and consistency of messages.

Information About Financial Planning, Not Just Financial Aid

The Statement takes note of the fact that students and families need advice, not just about financial aid per se, but "early and continuing financial planning advice to assist them in discharging their responsibilities for financing postsecondary education."

Although the Statement did not call specifically on CSS to take action in this area, the Council believes that consideration should be given as to whether there is a useful role that CSS could play in providing such advice. Thus the Council has referred this topic to both the Committee on Standards of Ability to Pay and its Executive Committee for early review of the feasibility and desirability of developing services in this area.

In addition, the Council has asked staff to review the array of current and projected services, publications, software packages, and secondary school training materials with an eye to determining whether modifications might be introduced that would speak more directly to the concern expressed in the September Statement.

Finally, the Council invites the member representatives of the CSS Assembly to provide feedback on the appropriateness of CSS initiatives in the area of developing new services and/or publications that would speak to the issue of family financial planning.

Public Concern About "Quality"

The Statement takes note of increased public attention to issues of quality in education, and says in part: "We are convinced that provision of information about the "quality" of educational programs would be in the public interest, but acknowledge that "quality" is difficult to define and further, that its definition ought not be restricted to collegiate educational experiences." The Statement suggests that while a

membership organization such as the College Board has no role to play in evaluating the quality of particular programs or institution, CSS and the College Board can help to "identify and disseminate, at the earliest possible opportunity, the kinds of information that are necessary for informed decision-making" by students and prospective students.

The Council notes that CSS has had a long history of interest and activity in this topic, reflected in such efforts as "Better Information for Student Choice" Project in the late 1970s, but that CSS has not undertaken any major new initiatives in this area in several years. Thus the Council has asked all of its standing committees to address the question at least once during their respective 1985 meetings and has further asked CSS staff to prepare a discussion paper for the June 1985 Council meeting.

The Council also asks the member representatives of the CSS Assembly for their reactions and advice regarding the possibility of new CSS and College Board initiatives in this area.

Counseling for Students

The Statement focuses attention on the increasingly important role of the secondary school counselor in helping families learn about and apply for financial aid, but also highlights the need for "mechanisms to provide adequate and timely information to out-of-school/re-entry students who may not have access to school counselors."

With regard to the first point, the CSS Council wholeheartedly endorses the importance of the secondary school counselor, and is pleased to note that the CSS Assembly recently enacted amendments to its Articles of Association that will permit the election of secondary schools as permanent voting members of CSSA. Thus the Council refers this particular item to its Committee on Governance and Membership, not so much for particular immediate action but as an expression of its interest in seeing early action on a plan to bring secondary schools, systems, and associations into active membership. The Council invites the Committee to recommend ways in which the new secondary education members of the Assembly might be quickly integrated into CSSA activities.

In addition, the Council invites all CSSA member representatives, but most particularly representatives of secondary education members and prospective members, to evaluate and provide feedback on the current CSS training efforts and materials provided for secondary school counselors.

With regard to the second point, the Council acknowledges that CSS does not itself have mechanisms in place for easy communication with out-of-school and re-entry students, but agrees that there is a significant unmet information need among these students and prospective students. Thus the Council has asked the staff to explore with other College Board program areas, notably the Office of Adult Learning Services, whether there are new cooperative efforts that might be undertaken; the Council has requested a progress report on this item by June 1985.

IV. DELIVERY SYSTEM IMPROVEMENTS

The Statement calls for all participants in the delivery system to continue to seek operational improvements and efficiencies, and, in particular, notes that new and emerging technologies hold out considerable promise in addressing some of the current problems. The CSS Council notes that the College Scholarship Service has already taken a leadership role in this area, as evidenced by the continuing expansion of CSS Software Services and recent innovations such as the Direct Data Transmission Project, now being tested. Thus the Council has asked the staff to continue to explore new initiatives as a high priority for service development.

V. COLLEGE COSTS

The Statement notes that "the containment of the underlying costs of postsecondary education (and not merely the prices faced by students and families) should be an ongoing concern of all participants in the postsecondary financing process ... because spiralling costs compound the insufficiency of student aid and deny the purposes for which aid programs were created." The Statement suggests that while market pressures may be largely responsible for resolving this issue, financial aid administrators have an important role to play in advising their institutions. The Statement also notes that CSS may be able to provide useful analytic information about the implications of college costs that could assist aid administrators and other educators concerned about cost containment.

The Council has asked the CSS staff to review and report on the scope of its current efforts to document and interpret college costs and cost increases, and suggests that the exploration of more sophisticated analytical and modeling techniques might eventually yield the type of data that institutional and agency administrators as well as policymakers need. In particular, the Council has recommended that staff investigate the ways in which data from a number of existing databases (including CSS state and institutional summary data and the College Board Annual Survey of Colleges data) might be drawn together to produce more refined information than CSS currently provides.

VI. THE ROLE OF THE FINANCIAL AID ADMINISTRATOR

The Statement asserts that "financial aid administrators are essential members of the management team in all postsecondary institutions ... [and] must be an integral part of the planning and budgeting process." Both the September conferees and the CSS Council recognize, however, that in too many institutions, financial aid administrators play a far narrower role.

Professional Development Support for Financial Aid Administrators

The Statement notes that "increased specialization in the skills of financial aid administration is a likely outcome of the current environment ... [and that] effective financial aid administration will increasingly require advanced training in management, communications, automation, family financial planning, and debt management." The Statement specifically calls on organizations like CSS and the National Association of Student Financial Aid Administrators (NASFAA) to coordinate such professional development efforts.

The Council notes that College Board staff annually conduct computation schools and training workshops for hundreds of financial aid administrators, and also observes CSS has long been a leader in providing training in the area of automation with its Annual CSS Conferences on Data Processing and Financial Aid, but suggests that the Statement calls for a level of professional development that exceeds current CSS efforts in this area.

The Council has asked staff to review its current training efforts and materials with an eye toward either developing or supporting the development of more advanced training activities that speak to the issues of management, communications, family financial planning, debt management, etc.

Additionally, recognizing the major ongoing role that NASFAA plays in training and not wishing to preempt that critical function of a professional association, the Council has asked staff to initiate new discussions with NASFAA about possible avenues of cooperation and support.

Finally, the Council invites the member representatives of the CSS Assembly, particularly those who are practicing aid administrators, to provide advice about the kinds of professional development activities they believe CSS should make available to its members and users.

Relationships with Other Academic Administrators

The Statement calls on the College Scholarship Service, in concert with other higher education associations, to "inform chief executive officers about the importance of financial aid and the broader role which should be assigned to financial aid administrators."

In the belief that this is indeed an appropriate role for CSS and the College Board to play, the Council has asked all of its committees to consider possible ways of fulfilling this mandate and render its advice to the Council at the earliest possible opportunity.

The Council also asks CSSA member representatives to identify ways in which CSS and the College Board might usefully undertake such an effort with the presidents or other senior academic administrators at its member institutions.

VII. THE CHANGING ENVIRONMENT OF STUDENT FINANCIAL AID

The Statement says in part: "We are aware of the extent to which financial aid and higher education have changed during the past 30 years, and are equally mindful of our inability to predict fully the changes which will occur between now and the year 2000." The Statement calls on CSS and other concerned organizations to engage in continuing discussions about the future of student aid.

The CSS Council believes that such ongoing discussions are critical, and urges both the CSS staff and all CSSA member representatives to identify, take advantage of, and, where necessary, create new opportunities and mechanisms for such discussions to take place. While recognizing the extent to which staff support for such discussions is necessary and desirable, the Council also reiterates, however, the importance of consistently involving the practitioners in those dialogues and not merely the professional staffs of the various organizations. (That is why, for example, the CSS representative to the National Student Aid Coalition is a CSSA member representative, not a CSS staff member.)

The Council also takes note of the extraordinary outpouring of interest and involvement reflected in the 30th Anniversary Colloquia, attended by nearly 400 people during the spring of 1984 -- financial aid administrators, college admissions officers, state and federal agency personnel, high school counselors, students, policy analysts, legislative assistants, and representatives of educational associations. The Council believes that CSS has a clear and continuing role to play as a convenor of individuals and groups to discuss the future of student aid, and invites the member representatives of CSSA to identify ways in which the momentum created by the colloquia can be sustained in the years to come.

IX. IMMEDIATE CHALLENGES FACING THE COLLEGE SCHOLARSHIP SERVICE

In its preliminary discussions about the Statement's implications for CSS, the Council focussed attention on some problems and impediments to action that CSS faces in implementing needed changes. It is to this set of issues in particular that the Council invites the attention of CSSA member representatives.

The Council believes that CSS has a vital and continuing role to play in financial aid delivery, but also believes that several areas require intensive review and action if CSS is to continue to fulfill its mission in an increasingly complex educational environment and competitive marketplace. The tensions between "CSS-the-association" and "CSS-the-service provider" (or CSS-the-business) are increasingly acute. The associational dimension of CSS is valuable and worthy of protection, but also often makes it difficult to respond in a timely and efficient way to new and emerging service needs, particularly in an increasingly competitive market environment. Allocations of staff time and resources are often conditioned by a wide variety of issues and concerns, many of which have little to do with the "business" of CSS. The Council further believes that without the "business," there is little capacity to respond to the very real needs identified in the Statement.

Assuring Member and User Input

The Council believes that supplementary and alternative mechanisms must be developed for assuring adequate member and user input to service evaluation, policy direction, and product development, and doubts that the current governance structure is sufficient in and of itself. The possible organization of "user groups" clustered by type of user or type of service is one area of current consideration. Another is an evaluation of, and possibly an adjustment in, the relationship of the CSS Council to regional CSS organizations.

The Council believes that this question deserves the widest possible consideration and has referred this question to two groups with very different orientations: the Ad Hoc Committee on CSS Finances and Services and the standing Committee on Governance and Membership.

In addition, the Council asks the member representatives of the CSSA to provide advice and recommendations at the 1985 Regional Assemblies.

Finally, the Council is asking that the question be placed on the agenda of the "financial aid division executive committee" or its generic equivalent in each of the regions in the near future.

Product Development

The Council believes that there is an immediate and pressing need for the development and articulation of a set of working principles and procedures for the service side of the organization to support a more systematic and timely approach to service diversification and product development.

Earlier this year, the CSS Council charged the Executive Committee with studying this issue; the Executive Committee in turn created an Ad Hoc Committee on CSS Services and Finances to begin the development of strategic plans for allocating precious developmental resources and setting priorities among competing user needs. That Committee will report back to the Council at its March 1985 meeting with some preliminary findings and recommendations.

The Relationship Between the CSS and the College Board

The CSS Council believes that there is a need for a major joint review of the relationship between the College Scholarship Service and its parent organization, the College Board. In addition, the Council believes that the College Board should acknowledge -- in its associational, forum, and service aspects -- that financing issues

are central to the mission of the College Board and not merely a programmatic concern of the CSS.

The Council is pleased to take note of the new initiative by the president of the College Board to undertake just such a review with the assistance of the newly created "Committee on the Relationship Between the College Scholarship Service and the College Board," and will look forward to hearing about the committee's deliberations in the months to come.

Implementing the Principle of Inclusivity

The Council reaffirms the principle of inclusivity in all of the activities of the College Scholarship Service, and notes that inclusivity would manifest itself in a variety of ways, ranging from service diversification to meet the needs of new clienteles to forums that draw together many constituencies to consider issues of common concern.

The Council has asked the Committee on Governance and Membership to address this issue in terms of associational affairs and forum activities, and invites the Ad Hoc Committee on CSS Finances and Services to keep the principle of inclusivity in mind as it explores development and diversification of CSS services.

In addition, the Council invites all of the members of the College Board, and not just the members of the CSS Assembly, to render advice on ways in which CSS programs, services, activities, associational affairs, and forum functions could be more inclusive.

CONCLUSION

The year-long celebration of the 30th anniversary of the founding of the College Scholarship Service was, in conception and in execution, an opportunity to both reflect on the past and plan for the future.

In some respects, the history of CSS is the history of modern student financial aid. But even the most linear projection one might make would not suggest that the future of CSS and the future of financial aid will continue to be nearly so synonomous as they were in the past. The environment of postsecondary education generally and student aid in particular is changing rapidly, and the number of parties with interests to protect and agendas to advance is growing all the time.

That the College Scholarship Service nonetheless has a central, continuing role to play in the elimination of financial barriers to education or training after high school was strongly reaffirmed by its members and users throughout the anniversary year's activities. The precise nature of CSS' future involvement, like the form and function of its future services, is impossible to predict with any certainty. But to the extent that the future can be shaped, the members and users have both an opportunity and a responsibility to share in shaping it.

This paper and subsequent discussions in the 1985 Regional Assemblies are intended to stimulate thinking and dialogue about ways in which the College Scholarship Service can build its "action agenda" for the Year 2000. In addition, the CSS Council urges other individuals and organizations to study the Statement and develop their own unique "action agendas" around those of its general themes and concepts that seem appropriate, and has asked the staff of the College Scholarship Service to take steps that would facilitate such a broader review.

The College Scholarship Service Council
1984-1985

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AN AGENDA FOR THE YEAR 2000:

THE STATEMENT OF THE ASPEN CONFERENCE

1. The primary continuing purpose of financial aid should be to promote educational opportunity. Although equal educational opportunity is in the national interest, that objective has not yet been fully achieved. On the contrary, there has been slippage in recent years.

   The current need-based system of allocating financial aid to postsecondary students has played a significant role in increasing educational opportunities. Whether it will continue to do so is largely contingent on whether funding levels are adequate to meet the aggregate unmet need. Federal student aid funds have leveled off in recent years relative to college costs (and actually declined if measured in constant dollars). Efforts to insure full funding of student aid programs must continue now and in the foreseeable future.

   A need-based system must continue for allocating all federal funds and the preponderance of state and institutional financial aid, tempered by appropriate standards for admission and satisfactory academic progress. Recent emphasis on non-need-based merit aid, if it persists, may have the effect of diverting resources necessary to achieve the goal of educational opportunity.

   Students should have access to a variety of opportunities for postsecondary education and training, including both collegiate and noncollegiate experiences.

   State-supported aid programs and postsecondary institutions have a special role to play in fostering student choice among the available opportunities across the whole spectrum of postsecondary education.

   Better policy research and analysis is needed regarding the extent to which financial aid programs are contributing to the achievement of the goal of broadened educational opportunity. The College Board and the College Scholarship Service have a particular role to play in this area.

2. Because postsecondary education benefits both individuals and the society as a whole, the provision of resources for postsecondary education is the shared responsibility of parents, students, taxpayers, postsecondary institutions, and private organizations. The present allocation of burden among the parties is not inappropriate, at least in the aggregate, but the recent trend toward an increased relative share borne by the student, mainly in the form of loans, and about the disproportionate impact on certain categories of students (such as minority, economically disadvantaged, and nontraditional students) and the institutions they attend is a cause for concern.

   Parents and students, however, have the primary responsibility to contribute to students' educational costs to the extent that they are able. Thus families need early and continuing financial planning advice to assist them in fully understanding and discharging their responsibilities for financing postsecondary education.

   A consensus method of establishing a standard of ability to pay continues to be appropriate, but should not be used as a rationing device. The implementation of the standard in the actual determination of need may be tempered in individual cases by the professional judgment of the financial aid administrator in possession of full and complete information about the actual circumstances of the individual family.

In concert with other interested organizations, the College Scholarship Service should continue a comprehensive review of both the structure and the outcomes of the existing standard to assure that both horizontal and vertical equity are preserved. By horizontal equity we mean that families in like circumstances should receive like treatment; by vertical equity we mean that families at the higher end of the financial scale should contribute proportionately more than those at the lower end.

With regard to allocating burdens in a system based on primary parental responsibility, we believe that the College Scholarship Service must also address the question of when parental responsibility for contributing to children's education ends and what constitutes self-supporting status.

The College Scholarship Service should develop and implement a research agenda to assess the outcomes of the student aid delivery system. Among the most critical questions that need to be addressed are the extent to which student aid is actually helping to advance educational opportunity; the actual share and level of responsibility being borne by each party for students' educational expenses; and the probable consequences of actual or projected changes in each party's respective share or level, particularly as regards enrollment and attendance patterns.

3. There should continue to be available a variety of student aid programs serving a variety of student, institutional, and societal needs.

   The complexity of the current structure of financial aid programs, however, necessitates a continuing review to assure that the mix of programs and their relationships with each other are appropriate. The College Scholarship Service and the College Board have an analytical role to play in exploring various alternatives for program redefinition.

   For all of its value, diversity of financial aid programs nonetheless imposes special demands on all delivery system partners to insure that the information and advice rendered to students and parents are both adequate and timely.

   There should be developed a series of diverse financing arrangements and support mechanisms to meet the needs of both new and emerging student aid clienteles (e.g., nontraditional students and families not eligible for traditional need-based aid). Developmental efforts should focus on both subsidized approaches (designed to meet recipients' demonstrated financial need) and unsubsidized approaches (designed to respond to families' cash flow problems.)

4. The principles of financial aid administration should be periodically reevaluated and restructured, as appropriate. Because of the steadily growing importance of student assistance to postsecondary education, it is essential that the principles which guide the actions of those who administer such funds continue to reflect educational missions and values. It is, therefore, appropriate for CSS and other interested organizations to examine those principles from time to time, reaffirming and reshaping them, as necessary, to be consistent with the larger context within which financial aid operates.

5. Voluntary adherence to mutually established standards and conventions for student aid delivery and administration continues to be both feasible and desirable. Only through effective voluntary efforts at self-regulation can consensus be formed about the standards required to serve both public policy purposes as well as institutional needs.

6. Earlier and better information about all aspects of postsecondary education, including programs, probable outcomes, cost, and financial aid is a necessary condition of facilitating access, choice, and persistence for all students.

   The early provision of integrated information about academic preparation, costs, aid, and available financing alternatives is also in the public interest. All parties to the process should coordinate their activities to assure that students are provided comprehensive information early in the postsecondary education decision-making process, as early as the seventh or eighth grade if possible. The College Scholarship Service and the College Board have an appropriate role to play in this process.

   The provision of information about the "quality" of educational programs would be in the public interest, but "quality" is difficult to define and its definition ought not be restricted to collegiate educational experiences. A membership organization like the College Board cannot reasonably be expected to assess the "quality" of individual programs and/or institutions. However, an appropriate role for the College Board would be to identify and disseminate, at the earliest possible opportunity, the kinds of information that are necessary for informed decision making (e.g., the College Board's ongoing efforts in the area of academic preparation for college).

   The role of the school counselor is becoming increasingly important in providing early information to the student and family. However, there is also a need to to develop mechanisms to provide adequate and timely information to out-of-school/re-entry students who may not have access to school counselors.

   Advanced and emerging information technologies should be exploited to deliver information more effectively to diverse groups of prospective students.

7. Prompt and efficient delivery of financial aid is important to students and institutions alike. Clearly there are problems with the operation of the current delivery system. The College Scholarship Service and other participants in the delivery system should intensify their efforts to implement new technologies and other improvements necessary to overcome these problems.

8. The containment of the underlying costs of postsecondary education (and not merely the prices faced by students and families) should be an ongoing concern of all participants in the postsecondary financing process. Financial aid administrators and the College Scholarship Service have a special reason to be concerned about the implications of uncontained costs, because spiralling costs compound the insufficiency of student aid and deny the purposes for which aid programs were created.

   While market pressures will be largely responsible for resolving this issue, the financial aid administrator has an important role to play in advising the institution in this regard.

   The College Board and the College Scholarship Service may be able to provide analytic information about the implications of college costs that could be useful to aid administrators and other educators in rendering such advice, as well as to chief executive officers of institutions and state agency personnel already engaged in cost containment efforts.

9. There is often a lack of effective communication between the chief executive officers of institutions and their financial aid administrators. This inhibits the

evolution of the institutional officer role that is appropriate for the aid administrator. The College Board, among other organizations, can facilitate the elimination of this communications barrier in two ways: first, by helping financial aid administrators to understand their chief executive officers' needs for support with respect to financial aid, and simultaneously, by increasing chief executive officers' awareness of the appropriate expectations they might have of their financial aid administrators.

Financial aid administrators are essential members of the management team in all postsecondary institutions. They must be an integral part of the planning and budgeting process, and to this end, the College Board and other higher education associations should continue to inform chief executive officers about the importance of financial aid and the broader role which should be assigned to financial aid administrators.

In turn, financial aid administrators should assume the responsibility for, and be afforded the opportunity of, providing information to other senior administrators and governing boards regarding the purposes and impact of student aid.

Increased specialization in the skills of financial aid administration is a likely outcome of the current environment. Effective financial aid administration will increasingly require advanced training in management, communications, automation, family financial planning, and debt management. Organizations like the College Scholarship Service and the National Association of Student Financial Aid Administrators (NASFAA) should coordinate ways of making such professional development possible.

As an institutional officer, the financial aid administrator will also need improved access to relevant research data about student aid and its impact on the institution. The College Scholarsnip Service, among other organizations, can facilitate this process through provision of survey instruments and direct research services, especially those which compare data over time and involve a broad range of enrollment and institutional financial data.

10. Financial aid and higher education have changed dramatically during the past 30 years, and it is impossible to predict fully the changes which will occur between now and the year 2000.

    Therefore it is imperative that the College Scholarship Service and other concerned organizations engage in continuing discussions about the ways in which student aid may change and the responses which will be needed to enhance the positive consequences of those changes to the ultimate benefit of both students and the society at large. In such discussions, a high priority should continue to be placed on the benefits which accrue both to the individual student and to society from a pluralistic system of postsecondary education.

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